

Kentucky's Annual Filing Instructions

REQUIREMENTS / INSTRUCTIONS

① **ALL** licensed and registered companies will be **REQUIRED TO PAY ONLINE** through eServices. We have added some new options to our payment methods so please refer to your annual statement letter for further details.

*Please read
instructions for proper
annual filing submittals*

② **SUBMIT INFORMATION IN THE FOLLOWING ORDER**, then staple or clip:

FIRST	JURAT PAGE should be on top.
SECOND	CERTIFICATE of ADVERTISING should.
THIRD	CERTIFICATE of DEPOSIT should be third.
LAST	ALL OTHER INFORMATION SHOULD FOLLOW.

For MUNICIPAL TAX
*questions please call the
Division of Municipal Taxes
at (502) 564-1649.*

③ Make sure you “**COMPLETE**” your eService transaction.

Once you complete your payment, refer to the Transaction Detail screen for the status of your payment to make sure you have completed and finalized your annual filing submittals correctly. To be safe, print your Epay ID number for proof of payment.

THINGS TO REMEMBER

- Foreign Insurance Companies are no longer required to submit a hard copy or diskette of its annual or quarterly statement to the Kentucky Department of Insurance as of yearend 2009. Some state specific forms are required to be filed via hardcopy as noted below. A copy of the signed Jurat Page must be filed on or before March 1, 2010.
- Kentucky Domestic Insurance Companies are required to submit to the Kentucky Department of Insurance as of yearend 2009:
 - two (2) hard copies of its annual statement
 - two (2) hard copies of its quarterly statement
 - two (2) hard copies of its supplemental filings
- All Annual Statement filings submitted to the Kentucky Department of Insurance shall be completed in accordance with the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual, as amended, pursuant to KRS 304.3-240.

NOTE:

*Some state specific
forms are required
to be filed via
hardcopy as noted
below.*

MAILING INFORMATION



REGULAR POSTAL MAIL ONLY	FEDERAL EXPRESS, DHL, UPS, etc.
Kentucky Department of Insurance Financial Standards and Examination Division P.O. Box 517 Frankfort, KY 40602-0517	Kentucky Department of Insurance Financial Standards and Examination Division 215 West Main Street Frankfort, KY 40601

NOTE: The physical address should **ONLY** be used for Express mail.

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DEADLINE INFORMATION

All filings **MUST BE POSTMARKED** no later than the due date (due date will depend on the info being submitted) even if that due date falls on a weekend or holiday.



LATE FILING PENALTIES

Companies will be fined **\$100 per day** for a late filing, provided an extension has been granted. In cases where an extension has not been granted, companies will be fined **\$100 per day PLUS an additional civil penalty of \$1000** may be assessed.

PREMIUM TAX PAYMENTS

NOTE:

*Please **DO NOT** submit premium tax payments to the Kentucky Department of Insurance.*

Department of Revenue
P.O. Box 1303
Frankfort, KY 40602-1303

OR

Department of Revenue
501 High St
Frankfort, KY 40601

DEPARTMENT OF REVENUE TELEPHONE NUMBER: 502-564-4810

EXCEPTIONS TO NORMAL FILINGS

Foreign companies must supply a written copy of any extension received by its state of domicile at least **10 days prior** to the filing date to receive same from Kentucky. **Domestic** Companies should apply at least **30 days prior** to the due date.

CERTIFICATE OF DEPOSIT

All insurers must obtain from their state of domicile a certificate of deposit. Foreign insurers must maintain \$1,000,000 in cash or Securities in another state for the benefit of all policyholders or post \$1,000,000 in cash or securities in a safekeeping agreement in a Kentucky approved bank. To show compliance, **certificates of deposit are required to be submitted on or before March 1 of each year.**



HOLDING COMPANY REGISTRATION STATEMENT

One (1) copy required to be filed only by Kentucky **domestic** insurers. **Filing deadline is April 1.**

RENEWAL FEES

Information is sent to annual statement contact person.

NOTE: DO NOT send renewal fees to the Department of Revenue. They are shown on the Premium Tax Return for the purpose of calculating the retaliatory tax only.

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DOMESTIC LIFE INSURERS ACTUARIAL VERIFICATION REQUIREMENT

As soon as Exhibits 5 through 8 are completed, each domestic life insurer **MUST PROVIDE THE FOLLOWING** to the [Kentucky Department of Insurance, Financial Standards and Examination Division](#), **ATTENTION Victoria Chapman** (by regular postal mail or by e-mail – Victoria.Chapman@ky.gov).



- (1) A **SIGNED Actuarial Certification** as required by KRS 304.2-205(2) for the 2009 Annual Statement Blank.
- (2) The Actuarial Certification **MUST be completed in accordance with the NAIC Model** Actuarial Opinion and Memorandum Regulation for the Statement of Actuarial Opinion.
- (3) **Completed** Exhibits 5 through 8 for 2009.
- (4) The **number of policies and the amount of insurance**, where applicable, for each line and column of Exhibit 5 for 2009.
- (5) **All supplemental answers to questions**, explanation and notes connected with Exhibits 5 through 8 as required by the NAIC Instructions for filing the Annual Statement for 2009.

RISK RETENTION GROUPS ACCREDITED REINSURERS

Annual Statement – Copy of signed Jurat Page (1 copy)
Audited Financial Statement (1 copy)

OTHER APPROVED REINSURERS

Annual Statement – Copy of signed Jurat Page (1 copy)
Other Approved Reinsurers can locate a Check Remittance Form specifically for them on our website. Go to the Financial Standards and Examinations "Document" page and refer to the Other Approved Reinsurers section.

SURPLUS LINES

Annual Statement – Copy of signed Jurat Page (1 copy)
Surplus Lines companies can locate a Check Remittance Form specifically for them on our website. Go to the Financial Standards and Examinations "Document" page and refer to the Surplus Lines section.

QUESTIONS/CONCERNS

If you have any questions or concerns, please contact:
JANET KLAPHEKE or C.C. WEBBER
Kentucky Department of Insurance
Financial Standards and Examination Division
Call 502-564-6082 or send e-mail to Janet.Klapheke@ky.gov or Cecilia.Webber@ky.gov.

